

<u>Name of Event:</u>		Planning Along The Lifespan Conference ("An Independent Aging Agenda Event")	
<u>Date:</u> June 22, 2005		<u>Location:</u> Middlesex County Fire Academy, Sayreville, N.J.	
<u>Persons Attending:</u>	75	Seniors/Disabled	65 Caregivers/Boomers/Aging Network
<u>Sponsoring Organizations:</u> Middlesex County Department on Aging, N.J. Foundation For Aging, Interfaith Network of Care, 20 Municipal Senior Centers, Greater New Brunswick Meals on Wheels, University of Medicine and Dentistry of New Jersey – Comprehensive Program on Aging			
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Post Event Summary Report

Background

This "Planning Along The Lifespan" Conference was the only county specific "independent aging agenda event" held in the 21 counties in New Jersey. When planning the conference, the committee felt it was critical to include input from the senior population, disabled individuals, caregivers, baby boomers and the aging network in order to provide a clear picture of the issues impacting current seniors and pending issues that will affect upcoming older adults. To ensure broad representation, senior delegates from all of the 25 towns in the county were included.

While each of the categories designated by the White House Conference on Aging Policy Committee has significant importance, the three priority areas selected for discussion at the conference were: Access To Services, Caregiving and Housing Alternatives. These categories were further broken down into six specific topics for the workgroups to address:

- 1) Access to Services – Transportation and Access to Service Systems; 2) Caregiving – Caregiver Incentives and Services to Assist Caregivers; 3) Housing Alternatives – Alternate Living Arrangements and Affordable Housing.

The planning committee and invited delegates fully realize these are broad areas with substantial impact issues. To best ensure the full scope of the delegates deliberations, this report includes many of their proposed solutions. It is the hope of the delegates that their proposals along with similar proposals from pre-WHCOA events held nationwide will be fully considered by the Policy Committee for recommended implementation to the White House.

Since its inception, Social Security has provided the largest share of aggregate income for older Americans. Older people living at or near poverty are at risk of having inadequate resources for food, housing, health care and other needs which ultimately places increased demand on our national support service programs. As currently structured, Social Security has enabled people to age in our country with at least a minimum level of income.

The delegates see the future of Social Security as an overriding issue impacting all individuals who are now older or who will age in America and felt strengthening and protecting Social Security for future generations must be addressed at this time in our history. Written response returned from 89 of the 140 delegates (63%), included the following on Social Security: 76% of the delegates wanted factual easily understood information made available to the public regarding how proposed Social Security changes will directly affect them now and in the long run; 64% want to maintain the social insurance structure by retaining benefits as an earned right, directly linked to previous earnings and contribution levels guaranteed to all contributors and their dependents; 59% support bipartisan work to fix the social security shortfall that does not change the integrity of the long range system and 55% of the delegates do not want the program weakened by a diversion of any portion of payroll taxes into private accounts.

ACCESS TO SERVICES

Priority Issue 1: TRANSPORTATION

80% of older adults live in suburban and rural areas where destinations are often too far to walk, public transit is inadequate or unavailable, taxis are costly and special services are limited. Older adults and disabled individuals ability to maintain maximum independence in the community is predicated on adequate transportation. Options for safe, reliable and convenient means of transportation for older adults who can no longer drive and for disabled individuals who are unable to drive are sorely needed.

Existing Barriers

- Funding - two key federal programs help move older Americans to essential services, the Older Americans Act Title III programs and the Department of Transportation's Section 5310 Elderly and Persons with Disabilities programs and both are currently under funded
- Lack of individuals willing to volunteer to help transport seniors and disabled individuals
- Lack of sensitivity to how critical the mobility issue is. The loss of mobility can be devastating to seniors and the disabled as it limits access to all services and inhibits maintaining independence in the community
- The perceptions/preferences of older people and disabled is often not considered when developing policy to facilitate convenient and safe mobility, (ie. convenient pick up and scheduling)

Proposed Solutions

- Include statutory language in reauthorization of Older Americans Act that increases support to the aging network to ensure senior mobility and transportation services and provide adequate funding
- Amend Medicare Act to allow for payment of non-emergency transport (non-ambulance) for essential medical testing and appointments, which can be considered "a preventative health care measure"
- Mandate coordination of transportation services for seniors and disabled to assure that access (availability and affordability) is integrated into all federal transportation policy and legislative decisions. Promote more public-private partnerships, regionalization of services and also require coordination at the local level
- Ensure increased federal funding for Section 5310 – US DOT funds for special transportation programs that provide mobility for seniors and disabled as this population's needs continue to grow – and provide states the flexibility to use the Section 5310 funds for operating expenses as well as capital expenditures
- Support and promote a wider range of innovative and customer-friendly transport options, including flex-route systems, affordable taxi services, volunteer transit programs, etc – and authorize a national technical assistance center for sharing of transportation models and best practice that could be replicated nationwide
- Mandate the inclusion of seniors and persons with disabilities on federal, state and local transportation boards to help plan and evaluate the impact of transportation systems on their mobility needs

Priority Issue 2: SUPPORT SERVICES

Flat funding for Older Americans Act and other home and community support programs has not kept pace with inflation and the record increase in seniors, particularly the "old-old" who often need extensive services due to greater frailty. Younger disabled individuals, who may need a life-span of supportive services to maintain maximum independence also have minimal access to services. Rising costs of living and services make it harder to stretch existing funds to enable programs to assist individuals to remain in a community setting rather than in more costly institutional care. And, there is currently an imbalance of funds available to support individuals in institutional care rather than in a community setting with support services.

Existing Barriers:

- Demographics show a marked increase in the number of older adults, while funding to help them remain in the community rather than in more costly institutional care has not kept pace with their needs
- There is no universal nationwide set of core "minimum" services mandated to assist seniors or disabled
- There are a variety of groups needing similar assistance - the old, old/old, young/old, disabled, and caregivers. The current "senior center" structure is not set up to assist and serve all these groups
- In 2006 the first of 77 million baby boomers will reach the age of 60 and the current system of support

- services will not accommodate the future needs of this generation
- There is a growing need for more home delivered meals yet as currently written, the Older Americans Act limits the amount of funds that can be transferred between congregate and home delivered meal titles
- The Older Americans Act is based on the philosophy of consumer direction, choice and control. The variety of new programs related to consumer direction should be modeled after this delivery system for services
- Most people don't know support services are available and most often first seek help during a crisis, plus multiple language and cultural diversity issues also prevent access to many available services

Proposed Solutions

- Reauthorize the Older Americans Act and provide continued support with a minimum 10% expansion in funds to enable access to and provision of ongoing support services to the increasing population of older adults, thereby helping to ensure no waiting lists for services
- Establish incentives for public-private partnerships to develop a national media campaign and informational materials that can inform seniors and disabled of services. Ensure a targeted effort conducted periodically to get information mailed out via such avenues as with tax information, utility bills, social security checks
- Promote development of "multi-purpose" centers to assist seniors and disabled and increase Older American Act funding proportionately to support this effort
- Develop and ensure informational systems nationwide can be accessed in multiple languages

CAREGIVING

Priority Issue 1: HOME CARE/CAREGIVER ASSISTANCE

Many seniors and disabled individuals rely on family members to provide needed care. Family and informal caregivers account for 80% of home care services in this country. Caregivers currently provide nearly \$257 billion of unpaid care annually, an amount that is unaffordable if it were provided through Medicare, Medicaid or the traditional health care systems. Support for this informal caregiving is necessary to hold down home care costs and ensure family caregivers of older adults and the disabled have resources and programs to support them.

The federal Administration on Aging recently conducted a survey on home and community based services. 86% of the caregivers who responded, said they would be unable to continue caring for loved ones at home were it not for the services provided through the aging network. Of note were, Older Americans Act programs, Family Caregiver/Kinship Care Programs, and Medicaid waiver programs.

Existing Barriers

- Shortage of qualified home health aides
- Insufficient coverage of homecare through insurances
- The current public policy environment has not provided sufficient funding to assist with the financial drain on family caregivers to support loved ones in the community
- The National Family Caregiver Support Program (NFCSP) in the Older Americans Act does not fully recognize the complexities of caring for family members, loved ones and friends. The current definition of "kinship" only refers to blood relationships
- Current support under the National Family Caregiver Support Program precludes assistance to caregivers 60 years or older (parents or grandparents) who are caring for disabled individuals between the ages of 19 to 59, the majority of whom live at home with a caregiver and younger grandparents (under 60) who are caregivers for younger children.

Proposed Solutions

- Improve status of home health aides by increasing pay and training, including tax credits for agencies
- Use Americorps/Peace Corps model to encourage non-traditional workforce
- Increase welfare to work options to expand pool of aides

- Mandate insurance policy changes to cover custodial care, including Medicare
- Encourage LTC insurance policy change to allow payment for non-certified homecare workers (eg. family and friends)
- Convert more nursing home dollars into waiver homecare program options
- Increase Older Americans Act Title III funding for homecare assistance
- Allow 401K withdrawals for homecare costs and other general caregiving out of pocket expenses
- Allow tax credits for caregiver costs such as homecare, medical supplies/equipment, transportation, etc.
- Tax incentives to business to provide workers with FMLA with benefits

Priority Issue 2: CAREGIVER INCENTIVES

Many family members that seniors rely on for care must juggle caretaking with their jobs. In order to provide the care, it usually means having to take time off from work which is often unpaid leave. These caregivers are placed in a position to have to choose between economic security and providing vital care for their loved ones. Families that provide care for elderly and disabled Americans should not be forced to choose between providing needed care to loved ones and financial crisis – which often negatively impacts the person needing the care. The complexities of this situation also affect the economic stability of US business who are losing approximately \$11.4 billion annually in lost productivity by caregivers.

Existing Barriers

- There is no national recognition for lost wages and loss of time on the job by informal caregivers
- The medical model is too restrictive for use by caregivers to obtain needed home care support
- Systems are not user friendly and are not universal, therefore causing redundant application processes
- Medicare, Medicaid and the traditional health care systems do not currently provide for informal caregivers to be compensated for in-home care to loved ones and paid home health aide support is very minimal following hospital or rehab discharge.

Proposed Solutions

- Offer a range of financial and other incentives including: federal tax credits/deductions for caregiver out of pocket expenses; cash vouchers to family caregivers toward affordable group health insurance; guaranteed retirement security, credit towards social security for individuals who provide care to a family member
- Increase funds under the National Family Caregiving Support Program to educate businesses about the needs of caregivers and the options, (flex time, job sharing, working from home) that would allow them to maintain a stable and productive workforce as well as assist family caregiving
- Promote personal responsibility with employee flexible spending accounts to include adult/elder care and 100% federal tax deductions for purchase of long term care insurance
- Expand the definition of caregiver in Family & Medical Leave Act to include siblings, other family members and domestic partners and increase paid family leave options that build on state disability insurance programs, such as in California

HOUSING ALTERNATIVES

Priority Issue 1: ALTERNATE LIVING ARRANGEMENTS

Affordable and accessible alternate living arrangements; ECHO units, home sharing, shared living residences, continuing care retirement communities, assisted living and congregate housing are not all readily available to the increasing number of seniors who find it difficult to maintain individual residences. Strategic planning for all these living arrangements should take into consideration the inclusion of future supportive (congregate) services to enable the residents to continue “aging in place” for extended periods as society lives much longer lifespans.

Existing Barriers

- The rise in numbers of aging citizens affects the livability of homes and few communities have prepared for the aging in their population.
- Housing problems affect both older adult and disabled homeowners and renters who face lack of available units, affordability, suitability and overall housing quality

- Alternate living arrangements such as home sharing and shared living residences are not commonly known or understood
- The high cost of assisted living facilities is prohibitive for most older adults or disabled individuals
- Integration of supportive services with suitable physical housing is not included in most senior housing facilities causing many individuals to be unable to forestall earlier institutionalization
- Zoning issues
- Lack of federal funding, income tax incentives and property tax incentives for developers to build

Proposed Solutions

- Broaden financial incentives for home maintenance/chore services and reverse mortgages to support keeping people in their own homes which helps to retain home values and ensures stable neighborhoods
- Increase the supply of senior housing and preserve, modernize and make accessible the current inventory
- Provide subsidies/tax incentives to public and private entities that alter or retrofit existing buildings for alternate housing including encouraging local communities to support altered zoning for this purpose
- Mandate that new residential models of housing meet universal design standards that include accessibility, adaptability and affordability for the increasingly diverse older adult and disabled population
- Ensure all federally subsidized housing units have strategic planning to include supportive services in the building within a certain number of years following completion
- Mandatory interagency coordination as a priority at the federal level for all senior housing programs

Priority Issue 2: AFFORDABLE HOUSING

The rapidly expanding demand for affordable, accessible residential facilities and assisted living has created a high demand and need for development of more affordable living facilities. A critical step in providing affordable housing is financing. Federal policies related to this have made it increasingly difficult to finance the construction of affordable housing for the elderly and disabled with low or moderate incomes.

Existing Barriers:

- Many individuals and organizations interested in promoting affordable, accessible and integrated housing are not included in the planning and prioritizing process or marketing study
- Section 8 tenant vouchers can only be accessed for people to live in communities where public housing authorities voluntarily participate in Section 8 - but current Section 8 communities have long wait lists
- Banking Community Reinvestment Act (CRA) funding doesn't offer sufficient mandate to provide specific set aside for affordable housing options
- With extended lifespans, individuals are living in senior housing for longer periods although financing for affordable and accessible housing only covers buildings and does not include services and supports
- Federal funds are not easily obtained and the regulations and application process are very cumbersome
- Current housing options rarely allow intergenerational housing for grandparents raising grandchildren or seniors caring for younger disabled family members/individuals

Proposed Solutions:

- Provide more tax incentives for profit-making businesses as well as community based development coalitions to invest in affordable housing projects
- Set aside a certain percentage of Section 8 tenant based vouchers for seniors
- Increase HUD financing to develop more affordable, accessible and integrated housing based on the changing demographics using Section 202, 232, 221, the HOME Program under the National Affordable Housing Act of 1990 - and also fully fund the Community Development Block Grant (CDBG) program
- Mandate a specific percent CRA set-aside that is applied nationwide and must be used to assist in the development of affordable, accessible and integrated housing
- Change federal housing regulations to allow and provide for intergenerational housing occupancy in certain senior designated buildings for seniors who are caregivers of younger individuals
- Mandatory interagency coordination as a priority at the federal level for all senior housing programs

End Of Post Event Summary

